

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: **HOWARD & CAROLANN LESLIE**

Case Number: 07-47101 PJS
Chapter 13
Judge SHEFFERLY

Debtor.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
26200 Lahser, Suite 330
Southfield, MI 48033
(248) 443-7033

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely objection is filed, the proponent of the plan modification may file a certificate of no objection and the modified plan will then become effective.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Krispen S. Carroll, Chapter 13 Trustee
719 Griswold Street, Suite 1100
Detroit, MI 48226

Dated: January 26, 2010

/s/ William D. Johnson
William D. Johnson P54823
Acclaim Legal Services, LLC
26200 Lahser Road Suite 330
Southfield, MI 48033
248-443-7033
filing@acclaimlegalservices.com

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Proposed Chapter 13 Plan Modification

Debtor proposes to modify the confirmed Plan pursuant to LBR 3015-2(b) as follows:

- Plan payments shall be decrease from \$319.00 per Weekly to \$35.00 per Weekly (see attached proposed Amended Schedule J)
- The property at 15885 Lesure, Detroit MI 48227 shall be surrendered and the automatic stay shall be lifted as to US Bank Home Mortgage. This modification shall not affect Debtors' right to retain the property in the event their loan is subsequently modified pursuant to MCL 600.3205A(1) and retention of the property becomes feasible.

Following is the effect of this modification on the following classes:

Class One: Modification will allow for full payment to creditor

Class Two: Lifts the automatic stay as to creditor

Class Three: N/A

Class Four: Lifts the automatic stay as to creditor

Class Five: Modification will allow for full payment to creditor

Class Six: N/A

Class Seven: N/A

Class Eight: Modification provides the same dividend as the original Plan, 100%

(See attached liquidation analysis, worksheet and plan calculation)

Dated: January 26, 2010

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
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WORKSHEET

1. Length of Plan is _____ weeks; 0 months; _____ years.

Debtor #1:

2. \$ 0.00 per pay period x (Monthly) 0 pay periods per Plan = \$ 0.00 total per Plan

Debtor #2:

\$ _____ per pay period x () pay periods per Plan = \$ _____ total per Plan

3. \$ _____ per period x _____ periods in Plan = _____

4. Lump Sums: _____ 0.00

5. Equals total to be paid into the Plan _____ 0.00

6. Estimated trustee's fees _____ 0.00

7. Attorney fees and costs _____ 0.00

8. Total priority claims _____ 0.00

9. Total installment mortgage or other long-term debt payments _____ 0.00

10. Total of arrearage including interest _____ 0.00

11. Total secured claims, including interest _____ 0.00

Total of items 6 through 11

\$ 0.00

12. Funds available for unsecured creditors (item 5 minus item 11) \$ 0.00

13. Total unsecured claims (if all file) \$ 0.00

14. Estimated percentage to unsecured creditors under Plan (item 12 divided by item 13) 0%

15. Estimated dividend to general unsecured creditors if Chapter 7, (see liquidation analysis attached) \$ 0.00

COMMENTS:

SEE ATTACHED PLAN CALCULATION

Model Plan Version 2.0 - 05/01

6



13Network

Case Query

PROFILE | PARTIES | PAY SCHEDULES | PAYEEES | FINANCIALS | PLAN CALC. |

Enter Case Number, Name, Social Security Number, or @'s Address Line. [LogOut Now](#)

07-47101-PJS HOWARD LESLIE (xx-xx-2095) 15885 LESLIE • • DETROIT • MI • 48227
CAROLANN LESLIE (xx-xx-8917) Attorney: ACCLAIM LEGAL SERVICES
Trustee: Krispen S. Carroll
Print Inquiry
The data on these pages has not been audited and is provided for general information only.

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	29 Month(s) since Confirmation UP = \$0.00 TP1 = \$37,562.00 BOH = \$1,038.00 Monthly Payment To Be Paid	MO
1	ACCLAIM LEGAL SERVICES	\$3,797.50					
2	ADDED CREDITOR						
3	PRIOR ATTORNEY						
4	ARREARAGE - MORTGAGE/LAND CONTRACT	\$6,879.22					
5	U.S. BANK HOME MORTGAGE						
6	ADDED CREDITOR						
7	ARREARAGE - VEHICLE						
8	ADDED CREDITOR						
9	ADDED CREDITOR						
10	CREDIT DEBT (USE IN PLAN CALC)						
11	CURR MTG						
12	U.S. BANK HOME MORTGAGE	\$1,237.03					
13	ADDED CREDITOR						
14	EXEC CONTRACT - VEHICLE						
15	EXEC CONTRACT - NON-VEHICLE						
16	POST-PET/PRE-CONF MTG PYMTS						
17	ADDED CREDITOR						
18	ADDED CREDITOR						
19	ADDED CREDITOR						
20	ADDED CREDITOR						
21	ADDED CREDITOR						
22	PRIORITY						
23	CITY OF DETROIT/INCOME TAXES	\$652.00					
24	CITY OF DETROIT/INCOME TAXES	\$1,297.00					
25	CITY OF DETROIT/INCOME TAXES	\$334.00					
26	STATE OF MICHIGAN	\$1,682.92					
27	STATE OF MICHIGAN	\$324.05					
28	ADDED CREDITOR						
29	ADDED CREDITOR						
30	ADDED CREDITOR						
31	PROPTAX						
32	TIDEWATER CREDIT SERVICES	\$443.90					
33	TIDEWATER CREDIT SERVICES	\$146.52					
34	ADDED CREDITOR						
35	AUTOMOBILE						
36	EQUAL MONTHLY PAYMENT CREDITOR - NON-VEHICLE						
37	ADDED CREDITOR						
38	EQUAL MONTHLY PAYMENT CREDITOR - VEHICLE						
39	ADDED CREDITOR						
40	All Unsecured Creditors	Total Unsecured 1846.94			Percent Allowed 100	Amount Allowed \$1,846.94	

Range Line# 0 OK
Trustee's % 6
Lump Sum \$ 1,038.00
Delete Line 0 OK
Plan Terms 31 OK
Unsecured % 100 Calc
Debtor 1 Pay Schedules
SELF EMPLOYED
HOWARD LESLIE
Amount \$35.00
Schedule WEEKLY
Calc \$
Debtor 2 Pay Schedules
Who's Paying CAROLANN LESLIE
Amount \$0.00
Schedule MONTHLY
Calc \$
Due to Creditors: \$10.50
In front Debtor: \$151.55
Schedule \$5,058.12
Upd \$5,739.77
Calc ?
Your Chapter 13 Information Management System
http://66.194.155.139/13netv3/QueryFrame.aspx
1/22/2010

In re **Howard Leslie**
Carolann LeslieCase No. **07-47101**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment**Other Utility Expenditures:**

2 Cell Phones	\$	75.00
Internet	\$	20.00
Total Other Utility Expenditures	\$	95.00

N. LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY [LBR 3015-1(b)(1)]:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	190,000.00	111,500.00	78,500.00	18,500.00	60,000.00
VEHICLES	12,500.00	10,000.00	5,500.00	5,500.00	0.00
HHG/PERSONAL EFFECTS	4,300.00	0.00	4,300.00	4,300.00	0.00
JEWELRY	150.00	0.00	150.00	150.00	0.00
CASH/BANK ACCOUNTS	100.00	0.00	100.00	100.00	0.00
OTHER	0.00	0.00	0.00	0.00	0.00

Amount available upon liquidation	\$	60,000.00
Less administrative expenses and costs	\$	13,000.00
Less priority claims	\$	4,889.00
Amount Available in Chapter 7	\$	42,111.00